

The [Affordable Health Care for America Act \(HR 3962\)](#) includes bi-partisan elements that Republicans have called for and Democrats incorporated to work for individuals, families, and small businesses.

DEFICIT NEUTRAL BILL

Republican Ask: “Do the American people believe that this almost 2,000 page bill won’t add to the deficit?” [Rep. Eric Cantor, 10/29/2009]

House Bill: According to the Congressional Budget Office, the House bill costs \$894 billion over 10 years and actually reduces the deficit by \$30 billion and continues to reduce the deficit over the second 10 years.

REDUCES COSTS OVER LONG TERM:

Republican Ask: “Nevertheless, House Republicans recognize the need to lower health care costs.” [Rep. Mike Pence (R-IN), 9/9/09]

House Bill: Encourages payment reforms that can help lower costs. Requires the Department of Health and Human Services to establish specific benchmarks for expansion of the Accountable Care Organization, Payment Bundling, and Medical Home pilot programs. The bill will also slow the rate of growth of the Medicare program from 6.6% annually to 5.3%.

ALLOWS PURCHASING POLICIES ACROSS STATE LINES:

Republican Ask: “Interstate competition allowing people to buy insurance across state lines.” [Sen. John Thune (R-SD), 9/8/2009]

House Bill: Allows for the creation of State Health Insurance Compacts – permits states to enter into agreements to allow for the sale of insurance across state lines. [Sec. 309]

MEDICAL MALPRACTICE REFORM:

Republican Ask: “Why not bring about reasonable restrictions and limits on medical malpractice claims to end the era of defensive medicine?” [Rep. Mike Pence (R-IA), [9/9/2009](#)]
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House Bill: The bill establishes a voluntary state incentives grant program to encourage states to implement “certificate of merit” and “early offer” alternatives to traditional medical malpractice litigation. [Sec. 2531]

HIGH RISK POOLS:

Republican Ask: “Senator McCain has a proposal sometimes called high-risk pools at the state level...These are efforts I think we can have bipartisan agreement on and deal with the question of pre-existing conditions.” [Rep. Eric Cantor (R-VA), 9/10/2009]

House Bill: To fill the gap before the Exchange becomes available in 2013, the bill creates an insurance program with financial assistance for those uninsured for several months or denied policy due to preexisting conditions. [Sec. 101]

ALLOWS YOUNG PEOPLE TO STAY ON PARENTS’ POLICIES:

Republican Ask: “Recognizes that not all high school and college graduates are able to find a job that offers health care coverage after graduation. By allowing dependents to remain on their

parents' health policies up to the age of 25, the number of uninsured Americans could be reduced by up to 7 million." [[Republican Health Solutions Group](#)]

House Bill: The bill requires health plans to allow young people to remain on their parents' insurance policy until they turn 27. [Sec. 105]

PROHIBITS PUBLIC MONEY FOR ABORTION:

Republican Ask: "The American people will not stand for government-run insurance that uses taxpayer money to fund abortions in this country." [Rep. Mike Pence (R-IN), [10/16/2009](#)]

House Bill: The bill protects current policy and does not allow federal money to be used for abortions that are not already permitted under the Hyde Amendment. The minimum benefit package will not include any abortion services. [Sec. 222, 258, 259, 804]

PROTECTION FOR SMALL BUSINESSES:

Republican Ask: "Helps employers offer health care coverage to their workers by reducing their administrative costs through a new small business tax credit." [[Republican Health Solutions Group](#)]

House Bill: The bill exempts 86% of businesses from the requirement to provide coverage. Businesses with payrolls below \$500,000 are exempt while firms with payrolls between \$500,000 and \$750,000 would pay a graduated penalty. Small businesses would also receive a tax credit that helps cover 50% of their health care expenses. [Sec. 413]

PROMOTES JOB WELLNESS PROGRAMS:

Republican Ask: “Promotes prevention and wellness by giving employers and insurers greater flexibility to financially reward employees who seek to achieve or maintain a healthy weight, quit smoking, and manage chronic illnesses like diabetes.” [[Republican Health Solutions Group](#)]

House Bill: The bill establishes a grant program to help small employers create or strengthen workplace wellness programs. [Sec. 112]

DELIVERY SYSTEM REFORM:

Republican Ask: “Uses new and innovative treatment programs to better coordinate care between health care providers, ensuring that those with chronic disease receive the care they need and do not continue to fall through the cracks.” [[Republican Health Solutions Group](#)]

House Bill: The bill requires the Department of Health and Human Services to establish specific benchmarks for the expansion of the Accountable Care Organization, Payment Bundling, and Medical Home pilot programs. [Sec. 1301, 1152, and 1302]